

## Transcript: Francesca

**Baez-5948842044768256-5599174572064768**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Hi, Francesca. Um, I'm new to this, uh, Benefits in a Card program, and so I just spoke to another agent, um, on your end, but I have another question. I'm sorry. Basically, so if I understand correctly, Benefits in- in the Card, you guys are the plan administrators, and so you're connecting me through my job to, um, insurance via MultiPlan. Is that correct? No, ma'am. So your employer has selected a certain set of plans- Yes. ... with carriers. Okay. Those plans with those carriers are the benefits that we administer. Our role is simply to provide coverage information, assist processing enrollment, cancellations, we, um, response to the basic common coverage questions that you could have, verify whether or not your coverage is active, provide you with a policy number or benefit card. Okay, so will- will I get physical cards in the mail? I just- I'm active as of the 11th, on Monday. Let me take a look and see. It all depends on what type of benefits you selected. Oh, good. Thank you. What are the last four of the Social? Yes, 4193. And what staffing company do you work with? Clinical Staffing Resources. And what is the last name? Alves, A-L-V-E-S. All right, and for security purposes, could you please verify your mailing address and date of birth? Yes, ma'am. 273 Earl Avenue, uh, Lynbrook, New York 11563, and DOB is 6/30/78. Okay. We have a phone number, 917-776-7145. Um, I'm sorry, what's that number? Yes, ma'am. We have your cell phone number down as 917-776-7145. Yes. Same as the one you're calling in today. Yes. All right, and lastly, I have your emails down as b, for his middle, name@gmail.com as well as beaulieve.hcu@gmail.com. Yes. Yes. All correct. Mm-kay. So I do have to say you're actually not active yet. We haven't received the activation payment- Oh, I see. ... um, however, based on the... I'm sorry? Uh, online it- it shows that I'm active. That's weird. Yes, we haven't received any payment yet for it to get activated. Our systems here shows it as inactive. Oh, okay. Um, but I do see that based on your current benefit selection, your medical, you are going to get one benefit card in the mail. There is a second benefit card to that plan, but it will be sent to your email due to the fact that that one is with American Public Life, as well as with 90 Degree, is with both carriers. The only difference is that 90 Degrees sends out their medical card physically through the mail. However, American Public Life, for some reason, only for the medical plan, they only do a digital copy sent to your email. And then- Okay. ... if you do want a hard copy once you're active, you have to call them to put in the request. So under medical, I'm gonna be covered, uh, uh, I mean, assuming the payment goes through and all that, by 90 Degree and American Public Life. Did I hear that correct from you? Yes, ma'am. That's interesting. How does it work? 'Cause usually, uh, I'm used to just one medical carrier, not two. So 90 Degree will be covering the preventative portion of the services provided under that plan. Oh, got you. And American Public Life will be covering the hospital

and the many portion of that plan. Hospital. Gotcha. Okay. And that's it. Yes, ma'am. So- And then your dental and... Go ahead. Mm-hmm. No, I'm sorry. You- you go ahead. Oh, no, it's okay. I was just gonna say, your medical and, I mean, your vision and dental, those do get physically sent to your home without a need of an additional request. Oh, great. Okay, so vision and dental, we're gonna get physical cards in the mail. Yes, ma'am. And then for the last thing that would have a benefit card from your policy would be the Free Rx. For that one, once your policy becomes active, they'll send you a registration email so that you can register online and have access to the benefit cards. Since that one is not an actual insurance, it's more of a membership, they actually do not provide a physical benefit card, and the only person that has access to that specific memberships benefit card is the member. So you'll only gain access to that benefit card once you register online and have your own account. What's that last one you mentioned? Free Rx. Free Rx, is this the fir- like, uh, medication Free Rx? Yes, ma'am. Oh, okay. Um, so what that is, is ... for medications. It gives you access to about 90% of the generic prescriptions that they prescribe in the U.S. for free, whether it is an AG medication and they pick up at one of their participant pharmacies, or a chronicle medica-... or chronic, sorry, medication, which will be shipped to your home for free within one to three business days. Got you. Okay, so you're saying that they are going to email- I mean, mail me something, snail mail, and then I have to set up an account. Did I hear that right? They're gonna send it to your email. Yes, ma'am. Oh, they're gonna send... They're gonna email it to me. Got you. Mm-hmm. Okay. Uh, so- It's going to be more like a... Huh? Sorry? Huh? No, no, it's gonna be more like what? Oh, it's going to be more like a welcome email where they advise you that they received the payment. Oh, okay. And they give you the link to register on the account. I can also send you the link if you wish to, that way you can also check if you have any medications that you take daily. You're able to put in their name as well as the strength and it will tell you whether or not it will be covered, if it will be at no cost to your pocket or if there is an amount that you will have to pay for it. Got you. No, that's fine. I don't, I don't need that. I just, um, I'm more concerned about the fact that like online it says that I have benefits, but you're saying that it's, it's not exactly active yet. Um, is there, is there a way you might suggest that I, I follow up with that or is this kind of like my company's HR issue? So their system is the one that processes the payment. We don't have access to the paycheck itself. Um, we have been advised- Okay. ... that in general, it takes one to two weeks from when you process the enrollment- Wow. Okay. ... for their system to start the deduction. So it could very well be that the reason why it shows on your system as if you're already active is because today, Wednesday the 13th, it will be exactly two weeks since you, your enrollment was processed. So that could be why on the system it's showing as if you're active today, um, when it hasn't been. Okay. Not today, on Monday, um, when it hasn't been received yet. Gotcha. So it's just a matter of you guys getting the payment in your system. Gotcha. Um, all right. Uh, and hopefully it'll, it, it'll work itself out over the course of it. So if I, like m- like for example, my doctor, if I wanted to go see her and make sure that she accepts this new insurance of mine, um, and it's considered preventative if it's like an annual visit, um, would I check to see if she accepts 90 Degree? That would be it, right? It would. The only thing being is that your plan has a network requirement. So you will actually want to make sure that she's with a network. Um, 'cause the only time that the plan regardless of whether it's preventative or hospital remedy, it will only cover you those services if you are within the network. Oh, gosh. Gotcha. Um, and then I guess I have to check that directly with the insurance provider?

That would be actually with their network provider. They actually have that separate. If you would like, I can send you the information to your email for all three of the network providers. Mm-hmm. Even though your medical is the only one that really has a network requirement. Um, you're also able to check with the dental and the vision if you like. Well, for both of those plans, dental and vision, as long as a provider office that you're going to approves or works with the insurance, then you're good to go for dental and vision. Okay. Okey-dokey. All right, yeah, that email would be great. I just want to see if, if the insurance is gonna cover my annual visits and stuff like that. Of course. Let's see. So you are still within your personal enrollment time, um, which means that since there are one, two, three, four, five, six... There's six plans in total under Section 125. I know your enrollment was submitted online. Mm-hmm. So I'm not sure if it does show it when you guys do it online what the Section 125 is. There's an IRS regulation which allows the insurance to deduct those specific plans prior to ta- to taxing that's deducted from your pay stub. Um, the only thing with that is they do have restrictions since it is tax free. You cannot make changes or cancellations to the policy itself unless you have an open enrollment period, whether it's personal or company-wide, or if you have a qualified live event. So your company one already passed in July. As of right now, it would just be your personal which ends on December 7th. So you should have time in the event that while you're calling today to see whether or not your doctors are within their network to switch to a different one. I will also add in there the phone number and name of your carriers for each of those plans so that you're able to contact their customer service if there's any specific procedures or services that you're looking to have covered in general under these plans. They'll be able to let you know whether or not those are covered. Um, for future references, anything that's spec- coverage-specific like procedures, lab work, um, certain specific visits and stuff like that, the carriers will be the ones that have that information since we're just the administrator. But you can always give us a call and we can give you the phone number and get you transferred to the right department to have that specific information answered. Gotcha. This is very complicated for me. Um... Yeah. Okay. Uh, when I, when I get in touch with the network provi- like the 90 Degree or American Public Life, um, I'm assuming I need to give them some kind of ID number. Will... Do I have to wait for that to come in the mail, I'm assuming? So you'll actually be able to speak with them, um, in regards to your policy in general, but they usually pull it out by your social, address, date of birth and such. Okay. Okay. Um, yeah. So if you could just send me that email, I'll, I'll have to get in touch with them to check, I guess. Understood. Is there any other information or questions you may have? My head's gonna explode. I think that's it. Um, and then, there's no way on your end to see when things will be active, right? 'Cause it all depends on when you're gonna get the monies. Yes, that is correct. Okay. Um, the other way that you could possibly see it would be checking those deductions that are being made on your pay stubs. When you see that first- Yeah, no- ... deduction from a Monday is when it becomes active. Yeah, so it's already been made, that's why I got conf... That's why I figured out what's active. 'Cause the deduction was made, um, last Friday and according to this document here under Benefits of the Card, it's active the following Monday, so I'm hoping it's just a matter of- So what we can do... Mm-hmm. Go ahead. No, I'm just hoping it's a matter of time, like maybe it's just there's a lag or two, a day or two lag. I'm not sure. Yeah, 'cause what I was going to say is w- doing Wednesdays, like, the last day where anything that the system hasn't got a chance to process payment-wise would be processed. Mm-hmm. I could possibly ask the affirm office to look into

it and then if they don't show anything in our system, I can give you a call back to request a copy of that pay stub for them to send it to, um, clinical staffing t- resources to check and see if maybe their system just didn't process it correctly sending it over. Okay. That would be, that would be great if you could do that. Of course. I'll go ahead and send that out. This will only take 24 to 48 business hours for them to reply back to that ticket. Is there any specific timeframe will you would like for me to give you a call back with an update? Or when it would be more likely for me to be able to reach you then? Uh, great question. Um, tomorrow if possible. Tomorrow, like, early morning would be ideal. Any time between 9:00 and 10:00, I guess. Okay. Or ni- after, after 9:30, pretty much, because I have, uh, one patient, 8:15. Yeah, so 9:30 would be good. Anytime after 9:30. Anytime after 9:30. Yes, ma'am. All right. Okay, there we go. All right, so we are all set. I'll go ahead and send that out and I'll make the note to give you that call back anytime after 9:30 AM. Okay, sounds great. Thank you so much. I appreciate- Mm-hmm. ... all the information. Of course, my pleasure. Thank you so much for giving multi-call today. I do hope you have a wonderful rest of your day. You too. Bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today?

Speaker speaker\_2: Hi, Francesca. Um, I'm new to this, uh, Benefits in a Card program, and so I just spoke to another agent, um, on your end, but I have another question. I'm sorry. Basically, so if I understand correctly, Benefits in- in the Card, you guys are the plan administrators, and so you're connecting me through my job to, um, insurance via MultiPlan. Is that correct?

Speaker speaker\_1: No, ma'am. So your employer has selected a certain set of plans-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... with carriers.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Those plans with those carriers are the benefits that we administer. Our role is simply to provide coverage information, assist processing enrollment, cancellations, we, um, response to the basic common coverage questions that you could have, verify whether or not your coverage is active, provide you with a policy number or benefit card.

Speaker speaker\_2: Okay, so will- will I get physical cards in the mail? I just- I'm active as of the 11th, on Monday.

Speaker speaker\_1: Let me take a look and see. It all depends on what type of benefits you selected.

Speaker speaker\_2: Oh, good. Thank you.

Speaker speaker\_1: What are the last four of the Social?

Speaker speaker\_2: Yes, 4193.

Speaker speaker\_1: And what staffing company do you work with?

Speaker speaker\_2: Clinical Staffing Resources.

Speaker speaker\_1: And what is the last name?

Speaker speaker\_2: Alves, A-L-V-E-S.

Speaker speaker\_1: All right, and for security purposes, could you please verify your mailing address and date of birth?

Speaker speaker\_2: Yes, ma'am. 273 Earl Avenue, uh, Lynbrook, New York 11563, and DOB is 6/30/78.

Speaker speaker\_1: Okay. We have a phone number, 917-776-7145.

Speaker speaker\_2: Um, I'm sorry, what's that number?

Speaker speaker\_1: Yes, ma'am. We have your cell phone number down as 917-776-7145.

Speaker speaker\_2: Yes.

Speaker speaker\_1: Same as the one you're calling in today.

Speaker speaker\_2: Yes.

Speaker speaker\_1: All right, and lastly, I have your emails down as b, for his middle, name@gmail.com as well as beaulieve.hcu@gmail.com.

Speaker speaker\_2: Yes. Yes. All correct.

Speaker speaker\_1: Mm-kay. So I do have to say you're actually not active yet. We haven't received the activation payment-

Speaker speaker\_2: Oh, I see.

Speaker speaker\_1: ... um, however, based on the... I'm sorry?

Speaker speaker\_2: Uh, online it- it shows that I'm active. That's weird.

Speaker speaker\_1: Yes, we haven't received any payment yet for it to get activated. Our systems here shows it as inactive.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: Um, but I do see that based on your current benefit selection, your medical, you are going to get one benefit card in the mail. There is a second benefit card to that plan, but it will be sent to your email due to the fact that that one is with American Public Life, as well as with 90 Degree, is with both carriers. The only difference is that 90 Degrees

sends out their medical card physically through the mail. However, American Public Life, for some reason, only for the medical plan, they only do a digital copy sent to your email. And then-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... if you do want a hard copy once you're active, you have to call them to put in the request.

Speaker speaker\_2: So under medical, I'm gonna be covered, uh, uh, I mean, assuming the payment goes through and all that, by 90 Degree and American Public Life. Did I hear that correct from you?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: That's interesting. How does it work? 'Cause usually, uh, I'm used to just one medical carrier, not two.

Speaker speaker\_1: So 90 Degree will be covering the preventative portion of the services provided under that plan.

Speaker speaker\_2: Oh, got you.

Speaker speaker\_1: And American Public Life will be covering the hospital and the many portion of that plan.

Speaker speaker\_2: Hospital. Gotcha. Okay. And that's it.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: So-

Speaker speaker\_1: And then your dental and... Go ahead.

Speaker speaker\_2: Mm-hmm. No, I'm sorry. You- you go ahead.

Speaker speaker\_1: Oh, no, it's okay. I was just gonna say, your medical and, I mean, your vision and dental, those do get physically sent to your home without a need of an additional request.

Speaker speaker\_2: Oh, great. Okay, so vision and dental, we're gonna get physical cards in the mail.

Speaker speaker\_1: Yes, ma'am. And then for the last thing that would have a benefit card from your policy would be the Free Rx. For that one, once your policy becomes active, they'll send you a registration email so that you can register online and have access to the benefit cards. Since that one is not an actual insurance, it's more of a membership, they actually do not provide a physical benefit card, and the only person that has access to that specific memberships benefit card is the member. So you'll only gain access to that benefit card once you register online and have your own account.

Speaker speaker\_2: What's that last one you mentioned?

Speaker speaker\_1: Free Rx.

Speaker speaker\_2: Free Rx, is this the fir- like, uh, medication Free Rx?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: Um, so what that is, is ... for medications. It gives you access to about 90% of the generic prescriptions that they prescribe in the U.S. for free, whether it is an AG medication and they pick up at one of their participant pharmacies, or a chronicle medica-... or chronic, sorry, medication, which will be shipped to your home for free within one to three business days.

Speaker speaker\_2: Got you. Okay, so you're saying that they are going to emai- I mean, mail me something, snail mail, and then I have to set up an account. Did I hear that right?

Speaker speaker\_1: They're gonna send it to your email. Yes, ma'am.

Speaker speaker\_2: Oh, they're gonna send... They're gonna email it to me. Got you.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Okay. Uh, so-

Speaker speaker\_1: It's going to be more like a...

Speaker speaker\_2: Huh?

Speaker speaker\_1: Sorry?

Speaker speaker\_2: Huh? No, no, it's gonna be more like what?

Speaker speaker\_1: Oh, it's going to be more like a welcome email where they advise you that they received the payment.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: And they give you the link to register on the account. I can also send you the link if you wish to, that way you can also check if you have any medications that you take daily. You're able to put in their name as well as the strength and it will tell you whether or not it will be covered, if it will be at no cost to your pocket or if there is an amount that you will have to pay for it.

Speaker speaker\_2: Got you. No, that's fine. I don't, I don't need that. I just, um, I'm more concerned about the fact that like online it says that I have benefits, but you're saying that it's, it's not exactly active yet. Um, is there, is there a way you might suggest that I, I follow up with that or is this kind of like my company's HR issue?

Speaker speaker\_1: So their system is the one that processes the payment. We don't have access to the paycheck itself. Um, we have been advised-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... that in general, it takes one to two weeks from when you process the enrollment-

Speaker speaker\_2: Wow. Okay.

Speaker speaker\_1: ... for their system to start the deduction. So it could very well be that the reason why it shows on your system as if you're already active is because today, Wednesday the 13th, it will be exactly two weeks since you, your enrollment was processed. So that could be why on the system it's showing as if you're active today, um, when it hasn't been.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Not today, on Monday, um, when it hasn't been received yet.

Speaker speaker\_2: Gotcha. So it's just a matter of you guys getting the payment in your system. Gotcha. Um, all right. Uh, and hopefully it'll, it, it'll work itself out over the course of it. So if I, like m- like for example, my doctor, if I wanted to go see her and make sure that she accepts this new insurance of mine, um, and it's considered preventative if it's like an annual visit, um, would I check to see if she accepts 90 Degree? That would be it, right?

Speaker speaker\_1: It would. The only thing being is that your plan has a network requirement. So you will actually want to make sure that she's with a network. Um, 'cause the only time that the plan regardless of whether it's preventative or hospital remedy, it will only cover you those services if you are within the network.

Speaker speaker\_2: Oh, gosh. Gotcha. Um, and then I guess I have to check that directly with the insurance provider?

Speaker speaker\_1: That would be actually with their network provider. They actually have that separate. If you would like, I can send you the information to your email for all three of the network providers.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Even though your medical is the only one that really has a network requirement. Um, you're also able to check with the dental and the vision if you like. Well, for both of those plans, dental and vision, as long as a provider office that you're going to approves or works with the insurance, then you're good to go for dental and vision.

Speaker speaker\_2: Okay. Okey-dokey. All right, yeah, that email would be great. I just want to see if, if the insurance is gonna cover my annual visits and stuff like that.

Speaker speaker\_1: Of course. Let's see. So you are still within your personal enrollment time, um, which means that since there are one, two, three, four, five, six... There's six plans in total under Section 125. I know your enrollment was submitted online.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So I'm not sure if it does show it when you guys do it online what the Section 125 is. There's an IRS regulation which allows the insurance to deduct those specific plans prior to ta- to taxing that's deducted from your pay stub. Um, the only thing with that is

they do have restrictions since it is tax free. You cannot make changes or cancellations to the policy itself unless you have an open enrollment period, whether it's personal or company-wide, or if you have a qualified life event. So your company one already passed in July. As of right now, it would just be your personal which ends on December 7th. So you should have time in the event that while you're calling today to see whether or not your doctors are within their network to switch to a different one. I will also add in there the phone number and name of your carriers for each of those plans so that you're able to contact their customer service if there's any specific procedures or services that you're looking to have covered in general under these plans. They'll be able to let you know whether or not those are covered. Um, for future references, anything that's spec- coverage-specific like procedures, lab work, um, certain specific visits and stuff like that, the carriers will be the ones that have that information since we're just the administrator. But you can always give us a call and we can give you the phone number and get you transferred to the right department to have that specific information answered.

Speaker speaker\_2: Gotcha. This is very complicated for me. Um...

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Okay. Uh, when I, when I get in touch with the network provi- like the 90 Degree or American Public Life, um, I'm assuming I need to give them some kind of ID number. Will... Do I have to wait for that to come in the mail, I'm assuming?

Speaker speaker\_1: So you'll actually be able to speak with them, um, in regards to your policy in general, but they usually pull it out by your social, address, date of birth and such.

Speaker speaker\_2: Okay. Okay. Um, yeah. So if you could just send me that email, I'll, I'll have to get in touch with them to check, I guess.

Speaker speaker\_1: Understood. Is there any other information or questions you may have?

Speaker speaker\_2: My head's gonna explode. I think that's it. Um, and then, there's no way on your end to see when things will be active, right? 'Cause it all depends on when you're gonna get the monies.

Speaker speaker\_1: Yes, that is correct.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, the other way that you could possibly see it would be checking those deductions that are being made on your pay stubs. When you see that first-

Speaker speaker\_2: Yeah, no-

Speaker speaker\_1: ... deduction from a Monday is when it becomes active.

Speaker speaker\_2: Yeah, so it's already been made, that's why I got conf... That's why I figured out what's active. 'Cause the deduction was made, um, last Friday and according to this document here under Benefits of the Card, it's active the following Monday, so I'm hoping it's just a matter of-

Speaker speaker\_1: So what we can do...

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Go ahead.

Speaker speaker\_2: No, I'm just hoping it's a matter of time, like maybe it's just there's a lag or two, a day or two lag. I'm not sure.

Speaker speaker\_1: Yeah, 'cause what I was going to say is w- doing Wednesdays, like, the last day where anything that the system hasn't got a chance to process payment-wise would be processed.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: I could possibly ask the affirm office to look into it and then if they don't show anything in our system, I can give you a call back to request a copy of that pay stub for them to send it to, um, clinical staffing t- resources to check and see if maybe their system just didn't process it correctly sending it over.

Speaker speaker\_2: Okay. That would be, that would be great if you could do that.

Speaker speaker\_1: Of course. I'll go ahead and send that out. This will only take 24 to 48 business hours for them to reply back to that ticket. Is there any specific timeframe will you would like for me to give you a call back with an update? Or when it would be more likely for me to be able to reach you then?

Speaker speaker\_2: Uh, great question. Um, tomorrow if possible. Tomorrow, like, early morning would be ideal. Any time between 9:00 and 10:00, I guess.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Or ni- after, after 9:30, pretty much, because I have, uh, one patient, 8:15. Yeah, so 9:30 would be good. Anytime after 9:30.

Speaker speaker\_1: Anytime after 9:30. Yes, ma'am. All right. Okay, there we go. All right, so we are all set. I'll go ahead and send that out and I'll make the note to give you that call back anytime after 9:30 AM.

Speaker speaker\_2: Okay, sounds great. Thank you so much. I appreciate-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... all the information.

Speaker speaker\_1: Of course, my pleasure. Thank you so much for giving multi-call today. I do hope you have a wonderful rest of your day.

Speaker speaker\_2: You too. Bye.

Speaker speaker\_1: Bye-bye.